

In re:  
Christopher Gray  
Debtor(s)

Case No. 20-11572-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 01, 2020

User: DonnaR  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2020:**

Recip ID	Recipient Name and Address
db	+ Christopher Gray, 452 Sunset Avenue, Langhorne, PA 19047-7531
cr	+ Credito Real USA Finance, 1475 W. Cypress Creek Road, Suite 300, Ft. Lauderdale, FL 33309-1931
14486312	Aria Health Orthopaedics, PO Box 8500-1672, Philadelphia, Pennsylvania 19178-1672
14486313	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court; BANK OF AMERICA, PO BOX 982238, EL PASO, Pennsylvania 79998-2235
14496646	Bank of America, N.A., c/o Carrington Mortgage Services, Suite 200-A, Anaheim CA 92806
14484546	+ Bank of America, N.A., c/o Chandra M. Arkema, Richard M. Squire & Associates, One Jenkintown Station, Suite 104, 115 West Avenue Jenkintown, PA 19046-2031
14486314	Bucks County Water and Sewer, 1275 Almhouse Road, Warrington, Pennsylvania 18976-1295
14486317	City of Philadelphia, Parking, PO Box 597, Baltimore, Maryland 21203-0597
14486319	+ Credit Collection Services/General Insur, 725 Canton Street, Norwood, Massachusetts 02062-2679
14486320	+ Credito Real USA, 1475 West Cypress Creek Road, Fort Lauderdale, Florida 33309-1931
14512646	+ Credito Real USA Finance, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14486321	+ Debt Litigation Lawyers, 8001 Castor Avenue, Philadelphia, Pennsylvania 19152-2701
14486323	+ Liberty Mutual Insurance, PO Box 6829, Scranton, Pennsylvania 18505-6829
14486324	Margiotti and Kroll, 4829 E Street, Trevoze, Pennsylvania 19053-6647
14486325	+ Maryland Transportation Authority, PO Box 17600, Baltimore, Massachusetts 21297-1600
14486326	PA Turnpike Commission, 300 East Pike Drive, Harrisburg, Pennsylvania 17111
14486316	PO Box 71083, Charlotte, North Carolina 28272-1083
14486328	+ Princeton Pathology Associates, 5755 Hoover Blvd., Tampa, Florida 33634-5340
14486329	Professional Account Management Co., PO Box 1520, Milwaukee, Wisconsin 53201-1520
14486330	Progressive Emergency Physicians, PO Box 412347, Boston, Massachusetts 02241-2347
14486331	Quest Diagnostics, PO Box 7306, Hollister, Missouri 65673-7306
14486333	SCHC Pediatric Associates, PO Box 419633, Boston, Massachusetts 02241-9633
14486334	+ St. Mary Medical Center, 1643 Lewis Avenue, suite 203, Billings, Montana 59102-4151
14486335	+ VISA, PO Box 10347, Des Moines, Iowa 50306-0347

TOTAL: 24

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 02 2020 04:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 02 2020 04:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 02 2020 04:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 02 2020 04:35:00	Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
14494582	+ Email/Text: bk@afsacceptance.com	Oct 02 2020 04:35:00	AFS Acceptance, LLC, 1475 W Cypress Creek

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		Rd, Fort Lauderdale, FL 33309-1931	
14504383	+ Email/Text: g20956@att.com	Oct 02 2020 04:36:00	AT&T Mobility II LLC, %AT&T SERVICES INC., Karen A. Cavagnaro Paralegal, One AT&T Way, Suite 3A104, Bedminster, NJ 07921-2693
14484953	Email/PDF: resurgentbknofications@resurgent.com	Oct 02 2020 03:56:24	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14487305	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 02 2020 03:58:12	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14486318	+ Email/Text: bankruptcy@credencerm.com	Oct 02 2020 04:36:00	Credence/AT&T, 17000 Dallas Parkway, Suite 204, Dallas, Texas 75248-1940
14486322	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 02 2020 04:36:00	Genesis FS Card Services, PO Box 4477, Beaverton, Oregon 97076-4401
14486327	+ Email/Text: bankruptcygroup@peco-energy.com	Oct 02 2020 04:35:00	PECO, 2301 Market St., Philadelphia, Pennsylvania 19103-1380
14484168	Email/Text: bnc-quantum@quantum3group.com	Oct 02 2020 04:35:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14486332	+ Email/Text: bkprpt@retrievalmasters.com	Oct 02 2020 04:35:00	Retrieval masters Credit Bureau, 4 Westchester Plaza, Suite 110, Elmsford, New York 10523-1615

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14486315		CapitalOne
14510885		J. Ward Holliday & Associates, P.C., 501 Elm Street, Suite 200, LB13, Dallas, Texas 75202, Re: AFS Acceptance LLC., c/o Credito Real USA Finance, JWH&A File No.: 107817

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2020 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor AFS Acceptance LLC c/o Credito Real USA Finance bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHANDRA M. ARKEMA	on behalf of Creditor Bank of America N.A. carkema@squirelaw.com, vcosme@squirelaw.com, jberry@squirelaw.com

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MICHAEL P. KUTZER

on behalf of Debtor Christopher Gray mpkutzer9@gmail.com mpkutzer1@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor AFS Acceptance LLC c/o Credito Real USA Finance bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor Credito Real USA Finance bkgroup@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:  
Christopher Gray

Debtor

Chapter 13

Bankruptcy No. 20-11572-AMC

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby  
TERMINATED and the employer shall cease wage withholding immediately.



**Date: October 1, 2020**

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U.S. BANKRUPTCY JUDGE